

Information to identify the case:

Debtor 1	Christina M. Dallas	Social Security number or ITIN	xxx-xx-5962
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court	District of New Jersey		
Case number:	15-23034-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Christina M. Dallas

9/9/20

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Christina M. Dallas
DebtorCase No. 15-23034-ABA
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 39

Date Rcvd: Sep 09, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 11, 2020.

db +Christina M. Dallas, 39 Fox Chase Drive, Blackwood, NJ 08012-4437
 intp B. Dennis, PO Box 1732, Bellmawr, NJ 08099-1732
 cr +WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRIST, RAS CRANE, LLC,
 10700 ABBOTT'S BRIDGE ROAD, SUITE 170, DULUTH, GA 30097-8461
 cr +Wilmington Savings Fund Society, FSB DBA Christian, 314 S. Franklin Street, 2nd Floor,
 Titusville, PA 16354-2168
 515616974 Bruce Dennis, PO Box 1732, Bellmawr, NJ 08099-1732
 515616979 Elsie May Lewis, 122 Victor Ave, Clementon, NJ 08021-4815
 515616980 +Emerg Phy Assoc Of S.Jersey, PC, 2620 Ridgewood Rd Ste 300, Akron, OH 44313-3527
 515616982 Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388
 515616983 First Premier Bank, 3820 N Louise Ave, Colman, SD 57017
 515616984 Healthcare Revenue Recovery Group, LLC, PO Box 189053, Fort Lauderdale, FL 33318-9053
 515616985 +++KENNEDY FAMILY HEALTH CENTER, 1200 S WHITE HORSE PIKE STE 1, SOMERDALE NJ 08083-1332
 (address filed with court: Kennedy Family Health Center, 1 Somerdale Sq,
 Somerdale, NJ 08083-1345)
 515616986 Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823
 515616987 Kivitz McKeever Lee PC, 701 Market St Ste 5000, Philadelphia, PA 19106-1541
 515616989 NCO - Medclear, PO Box 8547, Philadelphia, PA 19101-8547
 515616990 Nudelman, Nudelman & Ziering, 425 Eagle Rock Ave Ste 403, Roseland, NJ 07068-1717
 515616991 Progressive Management Systems, PO Box 2220, West Covina, CA 91793-2220
 515616992 Radiology Assoc Of New Jersey, PC, PO Box 229, Mount Laurel, NJ 08054-0229
 515616993 Remex, Inc., 322 Wall St, Princeton, NJ 08540-1515
 515616996 Stratford Emergency Physicians, PO Box 830001, Orlando, FL 32885-1004
 518684529 +U.S. Bank Trust National Association as Trustee f, Serviced by Select Portfolio Servicing,,
 PO Box 65250, Salt Lake City, UT 84165-0250
 518684530 +U.S. Bank Trust National Association as Trustee f, Serviced by Select Portfolio Servicing,,
 PO Box 65250, Salt Lake City, UT 84165-0250, U.S. Bank Trust National Association as,
 Serviced by Select Portfolio Servicing,
 516146618 +Wilmington Savings Fund Society FSB, c/o BSI Financial Services,
 7500 Old Georgetown Rd, Suite 1350, Bethesda, MD 20814-6240
 516146619 +Wilmington Savings Fund Society FSB, c/o BSI Financial Services,
 7500 Old Georgetown Rd, Suite 1350, Bethesda, MD 20814,
 Wilmington Savings Fund Society FSB, c/o BSI Financial Services 20814-6240
 518316202 Wilmington Savings Funds Society, FSB, Attn Fay Servicing LLC, PO Box 814609,
 Dallas, TX 75381-4609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 10 2020 00:05:14 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 10 2020 00:05:12 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 515616973 EDI: BANKAMER.COM Sep 10 2020 03:28:00 Bank Of America Home Loans Servicing, LP,
 ATTN: Customer Service, PO Box 5170, Simi Valley, CA 93062-5170
 515756699 +EDI: BANKAMER.COM Sep 10 2020 03:28:00 Bank of America, N.A., P.O. Box 5170,
 Simi Valley, CA 93062-5170
 515616975 EDI: CAPITALONE.COM Sep 10 2020 03:28:00 Capital One, PO Box 30285,
 Salt Lake City, UT 84130-0285
 515715627 EDI: CAPITALONE.COM Sep 10 2020 03:28:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 515616976 +EDI: CONVERGENT.COM Sep 10 2020 03:28:00 Convergent Outsourcing, 800 SW 39th St,
 Renton, WA 98057-4927
 515616977 E-mail/Text: bankruptcy@certifiedcollection.com Sep 10 2020 00:05:01
 Cooper PA Diagnostic Radi, C/O Certified Credit & Collection Bureau, PO Box 336,
 Raritan, NJ 08869-0336
 515616978 EDI: NAVIENTFKASMDOE.COM Sep 10 2020 03:28:00 Dept Of Ed/Navient, PO Box 9635,
 Wilkes Barre, PA 18773-9635
 515616981 E-mail/Text: bknotice@ercbpo.com Sep 10 2020 00:05:19 Enhanced Recovery Corporation,
 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 515616988 E-mail/Text: Bankruptcies@nragroup.com Sep 10 2020 00:05:53 National Recovery Agency,
 PO Box 67015, Harrisburg, PA 17106-7015
 515749950 EDI: NAVIENTFKASMSERV.COM Sep 10 2020 03:28:00 Navient Solutions Inc. on behalf of,
 Department of Education Services, P.O. Box 9635, Wilkes-Barre PA. 18773-9635
 515807585 +EDI: JEFFERSONCAP.COM Sep 10 2020 03:28:00 Premier Bankcard, LLC,
 c o Jefferson Capital Systems LLC, PO Box 7999, Saint Cloud Mn 56302-7999
 515616995 EDI: NEXTEL.COM Sep 10 2020 03:28:00 Sprint Nextel, ATTN: Bankruptcy Department,
 PO Box 7949, Overland Park, KS 66207-0949
 515616994 EDI: NAVIENTFKASMSERV.COM Sep 10 2020 03:28:00 SallieMae, PO Box 9500,
 Wilkes Barre, PA 18773-9500

TOTAL: 15

District/off: 0312-1

User: admin
Form ID: 3180W

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516838882 Wilmington Savings Fund, Society, Fsb, D/B/A Christiana, Trust, Not Individually But As,
Trustee For Ventures Trust 2013-I-H-R,, A Delaware Trust c/o Fay, Servicing, LLC
516838883 Wilmington Savings Fund, Society, Fsb, D/B/A Christiana, Trust, Not Individually But As,
Trustee For Ventures Trust 2013-I-H-R,, A Delaware Trust c/o Fay, Servicing, LLC
517148869* +Fay Servicing, LLC, 3000 Kellway Dr., Ste 150, Carrollton, TX 75006-3357
517021636 ##+Fay Servicing LLC, 3000 Kellway Drive, Ste 150, Carrollton, TX 75006-3357
517148870 ##+Fay Servicing, LLC, 3000 Kellway Dr., Ste 150, Carrollton, TX 75006, Fay Servicing, LLC,
3000 Kellway Dr. 75006-3357

TOTALS: 2, * 1, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 11, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 9, 2020 at the address(es) listed below:

Andrew M. Lubin on behalf of Creditor U.S. Bank Trust National Association as Trustee for
GIFM Holdings Trust bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Harold N. Kaplan on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRISTIANA
TRUST, NOT INDIVIDUALLY BUT AS TRUSTEE FOR VENTURES TRUST 2013-I-H-R, A DELAWARE TRUST
hkaplan@rasnj.com, informationathnk@aol.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A.
josh.goldman@padgettllawgroup.com, bkgroup@kmlawgroup.com
Laura M. Egerman on behalf of Creditor Wilmington Savings Fund Society, Fsb, D/B/A Christina
Trust, Not Individually But as Trustee for Ventures Trust 2013-I-H-R, A Delaware Trust c/o Fay
Servicing, LLC bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com
Melissa N. Licker on behalf of Creditor Wilmington Savings Fund Society
NJ_ECF_Notices@mccalla.com, mccallaecf@ecf.courtdrive.com
Rex J. Roldan on behalf of Debtor Christina M. Dallas roldanlaw@comcast.net,
roldanlawl@gmail.com
Sindi Mncina on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A
smncina@rascrane.com

TOTAL: 10